

DOCKET NO: 271189US28

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
JUDITH KLUGMAN : EXAMINER: HAI TRAN  
SERIAL NO: 10/806,572 :  
FILED: MARCH 22, 2004 : GROUP ART UNIT: 3694  
FOR: FLEXIBLE CATASTROPHE BOND :

AMENDMENT

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated October 19, 2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.